

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	King et al.	Docket No.:	49335.2700
Serial No.:	10/820,071	Examiner:	I. Jung (Marissa) Liu
Filed:	April 7, 2004	Group Art Unit:	3694
Title:	AUTOMATED ACCOUNT STATEMENT GENERATION PROCESS	Confirmation No.:	7229

AMENDMENT AND REPLY

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated December 19, 2008, in which this Reply is filed within the one month shortened statutory period for reply, please consider the following Amendments and Remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.